



City of Seattle

Seattle Department of Human Resources

Susan McNab, Acting Director

October 26, 2018

Subject: City of Seattle Retiree Medical Annual Enrollment

Dear City of Seattle Retiree and Covered Dependents:

**Please note monthly
rate changes**

Questions? Contact the Benefits
Unit at (206) 615-1340 or
Benefits.Unit@seattle.gov

This letter contains information about the City of Seattle's Annual Enrollment for retiree medical plans. Annual Enrollment runs Thursday, November 1 through Wednesday, November 21, 2018. Changes you make will go into effect on January 1, 2019.

If you want to **stay** in your current medical plan, **no action is necessary**. The 2019 premium deduction amount will start with your **December 31, 2018** pension check, and you will remain on your current medical plan.

If you want to **change** medical coverage effective January 1, 2019, **here's what you need to do**:

- **If you pay by check**, please change the check amount starting with your January payment. See the 2019 enclosed rate sheet.
- **If you are changing medical plans offered through the City**, you must fill out an enrollment form and submit it to the SDHR Benefits Unit postmarked no later than **Wednesday, November 21, 2018**. Call our office at (206) 615-1340 to request an enrollment form to be emailed or mailed to you. Any staff member will be able to assist you. If you need to speak with someone in a language other than English, we will help you access Language Line services. Your new coverage will go into effect January 1, 2019.
- **If you want to drop/cancel your City retiree medical plan coverage effective January 1, 2019**, you must notify the Benefits Unit **in writing** by Friday, December 7, 2018.

Please read this letter and the enclosed information to understand your options and upcoming plan changes. The 2019 benefit comparisons and rate sheets and the detailed plan booklets are also available online at <http://www.seattle.gov/personnel/benefits/retirement/scersretiree.asp>.

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Other Retiree Medical Insurance Options

The plans offered by the City are chosen to approximate coverage offered to active employees. We encourage retirees to explore all options available to them to ensure they have medical coverage that best meets their health and financial needs.

- **Retirees Under Age 65** – You may have options available to you through the state Health Insurance Exchange at: www.wahealthplanfinder.org. These plans are “guaranteed issue” – they cannot deny you coverage. The standard plan designs make it easy to compare pricing, and may better meet your financial requirements than City plans. Their Open Enrollment is November 1, 2018 – December 15, 2018.
- **Retirees Age 65 and Over** (Medicare-eligible retirees) – While there are no Medicare options available on the state Health Insurance Exchange, remember that you have access to many other individual Medicare plans that may be more suitable for your financial situation, in addition to the City’s plan. Like the Health Insurance Exchange plans, you cannot be denied coverage and can change plans annually during Medicare’s open enrollment period. We encourage you to explore these other options directly with the providers of those plans, or consult with the Statewide Health Insurance Benefits Advisors program at 800-562-6900 or a private benefits broker. Contact us at Benefits.Unit@seattle.gov before making any changes, to ensure continued coverage for your spouse/domestic partner and dependents.

If you purchase medical coverage through a Health Insurance Exchange or obtain an individual Medicare Supplement or Medicare Advantage plan, **you will not be able to return to City coverage** in the future, because these plans are not group/employer health plans. However, as indicated above, you can change plans annually during the Medicare and Exchange open enrollments. This is your opportunity to consider what plan might be more suitable for you.

Medical Plans for Retirees and Dependents Under Age 65

The City will offer the same four medical plans as last year to retirees and dependents under age 65. See the enclosed rates and comparison charts for more information. The following are changes to the Aetna plans.

Aetna Preventive and Traditional Medical Plans

- Contraceptives: Add 100% coverage on generic prescriptions
- Infertility Services: Add artificial insemination and ovulation induction services with a \$10,000 maximum lifetime benefit

Kaiser Permanente Standard and Deductible Medical Plans

- Contraceptives: Add 100% coverage on generic prescriptions
- Infertility Services: Add artificial insemination and ovulation induction services with a \$10,000 maximum lifetime benefit

Please call the medical plans directly with your specific questions:

- City of Seattle Preventive or Traditional (Aetna): 1-877-292-2480
- Kaiser Permanente Deductible: 1-888-901-4636 (Group #0961100)
- Kaiser Permanente Standard: 1-888-901-4636 (Group # 1004400)

Turning 65? To enroll in a Medicare Advantage plan offered through the City, you must provide a copy of your Medicare Parts A and B card 60-90 days *before* your 65th birthday. Apply for Medicare Parts A and B online at <https://secure.ssa.gov/iClaim/rib/>, or stop by your local Social Security Administration office.

Medicare Advantage Medical Plans: Retirees and Dependents Age 65 and Over

The City will continue to offer the same four Medicare Advantage plans to Medicare-eligible retirees and dependents in 2019. Advantage plans, sometimes referred to as Part C, cover all the services of Medicare Parts A (hospital insurance) & B (medical insurance) plus extra coverage like wellness and disease management programs. Because the City plans also include Medicare Part D (prescription drug coverage), they are “MAPD” plans – Medicare Advantage - Prescription Drugs.

The Aetna, Kaiser Permanente (formerly Group Health) and UnitedHealthcare plan designs are essentially the same, other than the customary drug formulary updates and any changes required by Medicare. See the below rate changes.

Plan	2018 Premium	2019 Premium	Percentage Change
Aetna Medicare (PPO)	\$316.60	\$296.62	-6.3%
Kaiser Permanente Plan 3	\$402.18	\$428.52	+6.5%
Kaiser Permanente Plan 4	\$376.33	\$400.84	+6.5%
UnitedHealthcare Medicare Complete HMO	\$399.45	\$391.46	-2.0%

Where to call for questions about your Medicare Advantage Plan: For further information about any formulary changes or those required by Medicare, or to obtain information about the individual Medicare plans they offer, please contact the medical plans directly:

Plan	Group Number	Phone Number	Website
Aetna Medicare Plan (PPO)	AE #430517	1-800-307-4830	www.aetna.com
Kaiser Permanente Plan 3 or 4	#0335500	1-888-901-4636	www.kp.org/wa
United Healthcare Medicare Complete HMO	#801855	1-866-622-8055	www.uhc.com

Again, to ensure you are enrolled in a plan that meets your specific health and financial needs, you may wish to explore options other than the City's plans. You may do that directly through the providers of those other plans – Medicare Supplement and Individual Medicare Advantage plans. If you are considering a switch to a **non-City plan**, contact the Benefits Unit to ensure continued coverage for your spouse/domestic partner and/or dependents.

Re-Enrollment Option Reminder

All retirees currently enrolled in a City medical plan have a drop/re-enroll option, which may be exercised at any time. You may drop your City retiree medical coverage and have the option of re-enrolling in a City plan at a future date as long as you meet these conditions.

- **You must maintain continuous coverage under another *group* medical plan** for the entire time you are not enrolled in a City plan. "Continuous coverage" means there are NO gaps in medical coverage. "Another group medical plan" means a plan offered through another employer, either your own employer or the employer of your spouse or domestic partner. Individual medical plans -- whether obtained through a broker, insurer, HMO, Medicaid, the State High Risk Pool, Health Insurance Exchanges or other entities -- DO NOT qualify as continuous group coverage, and DO NOT meet the requirements for re-enrollment.
- **You may re-enroll in a City plan only if you lose eligibility for the other employer group coverage**, such as due to your or your spouse's job loss or retirement, or aging out of coverage (as documented by the Human Resources staff of the other employer).
- **You must re-enroll in a City Plan within 30 days** of losing your other coverage.

Enrollment Process Summary

Annual Enrollment ends at 5:00 pm on Wednesday, November 21, 2018. Your completed enrollment form must be postmarked on or before November 21. If your forms are postmarked after November 21, 2018, changes will not be made and you will remain on your current plan in 2019. If you have questions, please call the Benefits Unit at (206) 615-1340 or email us at Benefits.Unit@seattle.gov. If you need to speak with someone in a language other than English, we will help you access Language Line services.

We appreciate you taking the time to look at your coverage needs and making any necessary changes by the end of Annual Enrollment.

Sincerely,



Renee Freiboth
Benefits Manager

Enclosures